

"Should this employee enroll in Medicare right now?"

START

Is the employee actively working?

YES →

NO → STRAIGHT TO PART B SEP

ACTIVE EMPLOYEE

Employer has 20+ employees and creditable coverage?

YES →

NO → MEDICARE PRIMARY

GROUP PLAN PRIMARY

Part B can be delayed without penalty.

Confirm Part A enrollment math, premium-free A often makes sense if no HSA.

Contributing to an HSA?

If yes, delay Part A too. Enrolling halts HSA contributions retroactively up to 6 months.

TRANSITION / RISK

COBRA · ICHRA · severance

Medicare becomes primary at active-employment end. Part B SEP is 8 months, not tied to COBRA expiry.

Disabled spouse / dependent

Independent rules apply. Hand off, easy to miss.

WHEN TO CALL US

Four moments that should auto-trigger a referral.



Employee turning 65 in next 6 months



Retirement or severance is on the calendar



Spouse or dependent reaches Medicare age



ICHRA transition planning

COMMON MISSTEPS



Delaying Part B during COBRA

→ 7+ months of denied claims; lifetime penalty applies.



Letting premium-free Part A run while still on an HSA

→ Retro contributions become excess; excise tax follows.



Treating severance as active coverage

→ SEP clock already started; Part B window closes silently.

THE SHORTCUT

You don't have to run the tree. Reach out for a proposal and let our team handle your Medicare population.

1 (800) 656-0894
doctorschoiceusa.com/shrm

